Application No. 09/269,618

Amendments to the Specification

In the Specification:

Please rewrite the paragraph on page 50, lines 1-4 as shown:

Although not illustrated explicitly in the above examples Further, the value notes might also include a guaranteed from, or guaranteed until date, in addition to the main valid from and expiry dates, for example as shown in FIG. 14. Such information would define a window in which the value note is guaranteed, and periods outside the window in which the value might still be valid, but is not guaranteed.